

AMENDMENTS TO THE CLAIMS

Please amend the claims as follows.

1. -12. (Canceled)

13. (Previously Presented) A merchant transaction terminal comprising:

a human interface module comprising a keypad, a display, a card reader, a first processing unit and an internal bus for connecting the keypad, the display, the card reader and the first processing unit,

wherein the keypad is configured to receive input of an amount of a transaction, and

wherein the card reader is configured to read a payment card to obtain payment card data from the payment card, and

a subscriber identity module (SIM) card comprising a scheduler configured to process the transaction, wherein processing the transaction comprises:

receiving the payment card data and the amount from the human interface module,
and

communicating the payment card data and the amount to a virtual terminal server.

14. (Previously Presented) The merchant transaction terminal of claim 13, wherein the merchant transaction terminal is connected to the virtual terminal server through a telecommunication network, and wherein the virtual terminal server is connected to an information processing system of a bank.

15. (Canceled)

16. (Previously Presented) The merchant transaction terminal of claim 14, wherein the virtual terminal server is connected to a transaction service provider host.

17. (Previously Presented) The merchant transaction terminal of claim 14, wherein the virtual terminal server comprises a security module for performing secure communication with the scheduler.

18. (Previously Presented) The merchant transaction terminal of claim 13, wherein the human interface module further comprises a printer.
19. (Previously Presented) The merchant transaction terminal of claim 13, wherein the SIM card is located in a mobile device, wherein the SIM card uses a processing unit and a communication unit on the mobile device to process the transaction.
20. (Previously Presented) The merchant transaction terminal of claim 19, wherein the mobile device is directly connected to the human interface module.
21. -27. (Canceled)